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## What is claimed is:

1. An unmanned retail shop system comprising:

an user side information terminal provided in the user side;

a retail shop side information terminal provided in the retail shop side; and

a settlement agency side information terminal provided in the settlement agency side;

said user side information terminal, said retail shop side information terminal and said settlement agency side information terminal being connected with each other through a network;

said user side information terminal including:

selected goods information transmitting means for selecting goods to be purchased and transmitting information of the purchased goods to said retail shop side information terminal; and

settlement account information transmitting means for transmitting information of settlement account for paying money charged for the purchased goods to said retail shop side information terminal:

said retail shop side information terminal including: a container for containing goods;

receiving means for receiving said information of the purchased goods and said information of settlement account both transmitted from said user side information terminal; and

transmitting means for transmitting information of request of drawing said money charged for the purchased goods and information of request of transferring said money charged for the purchased goods into the retail shop's account, said transmitting means transmitting both of said information to said settlement agency side information terminal;

said settlement agency side information terminal including:

receiving means for receiving both of said information of request of drawing said money charged for the purchased goods and said information of request of transferring said money charged for the purchased goods into the retail shop 's account:

making means for making a secret number for opening a key of said container in which the purchased goods are contained; and

transmitting means for transmitting said secret number both to said user side information terminal and to said retail shop side information terminal.

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2. An unmanned retail shop system as claimed in claim 1, wherein said settlement agency side information terminal further comprises drawing and transferring means for drawing said money charged for the purchased goods from said settlement account transmitted from said user side information terminal and for transferring said money charged for the purchased goods into said retail shop 's account.

- 3. An unmanned retail shop system as claimed in claim 1, further comprising a stock maker side information terminal which is provided in the stock maker side and which is connected with said unmanned retail shop system through a network, wherein said stock maker side information terminal comprises transmitting means for transmitting stocked goods information to said retail shop side information terminal.
- 4. An unmanned retail shop system as claimed in claim 2, further comprising a stock maker side information terminal which is provided in the stock maker side and which is connected with said unmanned retail shop system through a network, wherein said stock maker side information terminal comprises transmitting means for transmitting stocked goods information to said retail shop side information terminal.
- 5. A method of purchasing goods which is for use in an unmanned retail shop system between an user side information terminal provided in the user side, a retail shop side information terminal provided in the retail shop side having a container for containing goods, and a settlement agency side information terminal provided in the settlement agency side, said method comprising the steps of:

said user, operating said user side information terminal, terminal to access said retail shop side information terminal, selecting goods to be purchased, and transmitting not only information of the purchased goods but also information of settlement account for paying money charged for the purchased

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goods to said retail shop side information terminal;

said retail shop side information terminal, upon receiving said information of the purchased goods and said information of settlement account both transmitted from said user side information terminal, transmitting not only information of request of drawing said money charged for the purchased goods but also information of request of transferring said money charged for the purchased goods into the retail shop saccount to said settlement agency side information terminal;

said settlement agency side information terminal, upon receiving said information of request of drawing said money charged for the purchased goods and said information of request of transferring said money charged for the purchased goods into the retail shop's account, drawing said money charged for the purchased goods from said settlement account to transfer the money charged for the purchased goods into said retail shop's account;

said settlement agency side information terminal, further making a secret number for opening a key of said container in which the purchased goods are contained, and transmitting said secret number both to said user side information terminal and to said retail shop side information terminal; and

upon transferring said money charged for the purchased goods into the retail shop 's account, said retail shop, containing the purchased goods purchased by said user in said container.

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- 6. A method as claimed in claim 5, said unmanned retail shop system further including a stock maker side information terminal which is provided in the stock maker side and which is connected with said unmanned retail shop system through a network, said method further comprising the step of said stock maker side information terminal, transmitting stocked goods information to said retail shop side information terminal.
- 7. A computer program for carrying out the method of purchasing goods which is for use in an unmanned retail shop system between an user side information terminal provided in the user side, a retail shop side information terminal provided in the retail shop side having a container for containing goods, and a settlement agency side information terminal provided in the settlement agency side, said computer program comprising the processing of:
- said user, operating said user side information terminal to access said retail shop side information terminal, selecting goods to be purchased, and transmitting not only information of the purchased goods but also information of settlement account for paying money charged for the purchased goods to said retail shop side information terminal;
- said retail shop side information terminal, upon receiving said information of the purchased goods and said information of settlement account both transmitted from said user side information terminal, transmitting not only information of request of drawing said money charged for the purchased goods but also information of request of transferring

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said money charged for the purchased goods into the retail shop

's account to said settlement agency side information terminal;

said settlement agency side information terminal, upon receiving said information of request of drawing said money charged for the purchased goods and said information of request of transferring said money charged for the purchased goods into the retail shop 's account, drawing said money charged for the purchased goods from said settlement account to transfer the money charged for the purchased goods into said retail shop 's account;

said settlement agency side information terminal, further making a secret number for opening a key of said container in which the purchased goods are contained, and transmitting said secret number both to said user side information terminal and to said retail shop side information terminal; and

upon transferring said money charged for the purchased goods into the retail shop 's account, said retail shop, containing the purchased goods purchased by said user in said container.

8. A computer program as claimed in claim 7, said unmanned retail shop system further including a stock maker side information terminal which is provided in the stock maker side and which is connected with said unmanned retail shop system through a network, said computer program further comprising the processing of said stock maker side information terminal, transmitting stocked goods information to said retail shop side

information terminal.